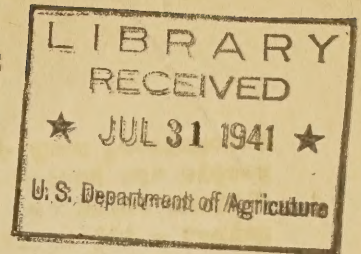


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UNITED STATES DEPARTMENT OF AGRICULTURE  
U.S. Bureau of Agricultural Economics  
Washington, D. C.



THE IMPROVEMENT OF RURAL HOUSING

An address by Raymond C. Smith, Chief Program Analyst at the Thirty Fourth Annual Meeting of the American Home Economics Association, Chicago, Illinois, June 24, 1941.

New bombing planes, battle ships, tanks and guns are now rolling from the production lines of American industry. At the same time, in our military camps the youth of America is learning to man these machines and guard the ramparts of freedom.

That is military defense. We cannot and will not neglect to bring our defenses on the military front to the highest state of preparedness. However, there is another front we must consider in developing a total national defense. This is the home front. The defense emergency demands that we bend every effort toward making the nation internally strong, peopled with strong and vigorous men, women, and children, as well as strong in the military sense. We cannot safely neglect preparedness on the home front. The health, the security, and the vigor of our people must be fortified by all practical means. This is as vital to national security as are products of defense industries which are being turned out in rapidly increasing volume.

Measures to insure adequate and healthful housing for inadequately housed people, I would say, are definitely a part of home front defense. In improving rural housing, and urban housing as well, as a contribution to total defense, we should go just as far as we can go without jeopardizing the program of strengthening our land, sea, and air defenses and our aid to those nations who are resisting aggression. This is to say that while at this time the military aspects of a total defense program should receive first priority, the improvement of housing should be placed high on a priority list for the home front phase of defense. And to go still further, within the housing phase of home front defense itself, the improvement of housing for the ill-housed should be at the top of the priority list. In fact, in order to meet the requirements for total defense in terms of skilled building labor, certain building materials and transportation, it may even become necessary to defer regular housing activities until the post-defense period. This deferment of regular housing activities may be necessary in order to assure the improvement of the housing of the disadvantaged citizens in our democracy now as a means of strengthening the nation internally to place it in better position to meet external threats.

Let us examine the need for improved rural housing. In all areas within the nation some farm families are inadequately housed. In many areas the need for better housing is acute among large percentages of the farm population. While the existence of rural slums is



recognized, many do not realize that more than one fourth of the farm people are housed under what might well be called slum conditions; conditions which are breeding serious weaknesses which we must guard against - ill health, epidemics, delinquency, discontent, and hopelessness. These are conditions which can be corrected in part by improvements in rural housing. A realistic approach to the solution of the rural housing problem requires action to provide for at least the minimum requirements essential for healthful and respectable living, and for attaining standards consistent with American ideals.

Most workers in agriculture, and especially the home economists, are deeply concerned over the need for these improvements. Home economists have a peculiar interest in rural housing, for their daily work is with home problems. Home economists have a responsibility also for furnishing guidance and leadership to farm people in meeting the housing problem, for farm people everywhere have come to depend upon them for leadership in the field of home improvements.

The facts and figures on rural housing tell a story of human misery and underprivilege on our farms. The Farm Housing Survey taken in 1934 disclosed many distressing conditions and needs. This survey covered more than 600,000 farm homes, in all States except New York and Pennsylvania. Only fifteen percent of the houses covered were less than 10 years old, while 20% were more than 50 years old. By today more than one million farm houses are beyond repair while a majority of farm houses are in need of major repairs. The survey made in 1934 found that 83.6% of the houses had no running water, 27% had no screens, in 42% screens were broken or otherwise unserviceable, 40% were unpainted, and in 43% more, paint was in poor condition. Five million three hundred thousand homes were without kitchen sinks. Only 9% of the farms had indoor toilets; while more than 13% did not even have outdoor toilets. These conditions have improved somewhat since that time through the work of public agencies, notably by the installation of 3,000,000 sanitary privies, and by the provision of screens on many farm homes.

In many rural areas, the survey found, homes were severely crowded. In the South nearly one half of the farm people were found to be living under crowded conditions. Overcrowding was also found to be serious in many parts of the Great Plains and in the mountain areas. Poor housing and pronounced overcrowding were found to go hand in hand.

In ill-housed communities, open wells, unprotected springs, filth, waste, rodents, and other dangers to life and health are commonly found. A survey made recently by one of the agencies in the Department of Agriculture, throws some light upon housing conditions among 344 low-income farm families in 9 counties in Georgia, Kentucky, Virginia, Missouri, New Mexico, Washington, and Minnesota. The most usual farm source of water was a spring or an open well. Only 6% of the families had a well or spring properly covered. Only 2% had kitchen sinks, and less than 1% had pumps in the kitchen. Four of the counties reported that from 25 to 68% of the farms had no toilets at all, either indoors or outdoors. In all counties, a large percent of the families



reported that the roofs, floors, walls and foundations of their houses needed repair. Many houses had no glass in the windows and in 6 counties, 46 to 90% of the houses had no screens.

Home economists and other people who work with farmers know what these conditions mean to farm families. Yet these figures leave out of account a very large group of farm people whose housing conditions are much worse than those already discussed. These figures do not cover the situation of migratory agricultural workers, a group of about 500,000 families who are drifting from place to place in search of agricultural work. These migratory workers move back and forth continually between the truck and fruit areas of the Pacific, Gulf, and Atlantic Coasts. They are refugees from the Dust Bowl and people "tractored off" the land in many farming areas. They must often eat and sleep in any shelter that chance offers. They occupy abandoned huts and shelters. They put up tarpaper shacks for temporary shelter, and exist under bleak and unsanitary conditions. When their temporary jobs are finished in one area, they move on. They leave their unsightly quarters to be used by others, and carry away with them the germs of disease and the seeds of poverty and dejection. The problem of the migratory workers has not been solved. It will require many types of action, and the provision of adequate housing for them is one of the steps necessary. New approaches and new methods must be developed not only to provide them with steadier employment, but also to provide decent housing to them and their families.

The figures that have been cited show there is already a serious shortage of proper housing and housing facilities in rural areas. But what of the future? Are we making needed repairs and building enough new houses to supply good housing for our farm people? Unfortunately, our situation is far different from that. Not enough new homes have been built either through public action or private initiative, and in rural areas as a whole, housing appears to be going backward, not forward.

Preliminary data from the 1940 Census show that the value of all farm buildings, including dwellings, decreased nearly 20% between 1930 and 1940. This decline is no doubt a result of the depression of the early thirties, reflected in a failure to erect new buildings, and a failure to maintain old buildings properly.

The majority of rural houses are in a poor state of repair. Depreciation is proceeding rapidly, and repairs are falling steadily behind. The Farm Housing Survey of 1934 found that there were 15,200,000 major repair jobs needed on the 7,360,212 occupied farm houses of the Nation, including repairs to foundations, walls, roofs, chimneys, doors and windows, screens, and other parts of the dwellings.

In the last six years there has been a decided lag in the building and repairing of rural homes. In this period, construction of new farm homes has probably fallen short of replacement needs by more than 50,000 houses per year. The housing deficiency of about 300,000 houses, then,

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has accumulated in rural areas during the immediate past. If this number is added to the 697,000 farm houses which the 1934 survey found were beyond repair, the farming areas now are in need of at least 1,000,000 new farm houses. This is by no means an adequate picture of the full new housing need, however. By any reasonable minimum standard for farm housing, the Nation probably requires construction of at least 2 or 3 million new houses in rural areas.

Housing in rural areas for use of workers in defense industries is presenting a new feature in the farm housing problem. Where defense plants are situated in comparatively rural areas, these industries have caused a concentration of several thousand workers, for many of whom new housing is required. Housing surveys made in connection with defense requirements not only show a need for new housing for defense workers, but emphasize anew the drastic lack of good houses for farm people.

The defense project area near Radford, Virginia, is a case in point. A defense housing survey in this area revealed clearly the inadequacy of rural housing on the surrounding farms. This survey, typical of those conducted in several other areas, was made in four counties by farm men and women members of county land use planning committees, assisted by workers of Department of Agriculture agencies and the State Colleges of Agriculture. Of the 6,928 farm families covered in the survey, 2,636 families were believed by their neighbors to be inadequately housed.

A housing survey made in a similar manner by 1,800 farm men and women in the Coosa Valley defense area of northeastern Alabama showed the inadequacy of farm houses in that area. Of the 24,723 farm families covered in this survey, 16,429 were found to be inadequately housed.

In so far as new homes for workers in defense industrial plants in rural areas can be located on farms with sub-standard houses, within reasonable commuting distances from the plants, better homes can be made available to poorly housed farm people when the houses are no longer needed for defense workers.

All surveys of rural housing show there is a close relation between poor housing and low farm income. It is true that many farm owner-operators are poorly housed, but the poorest houses in their communities are usually occupied by tenants, sharecroppers, and farm laborers, the people who usually have the lowest incomes. Farm laborers, particularly, are often the worst housed of all farm people.

A large number of our farms are operated by tenants and croppers, a fact which complicates the housing problem. The existing tenancy system on most farms is not favorable to the construction or maintenance of good farm housing. In some areas, a third of the tenants move every year. In part, this reflects the discomfort of the dwellings provided by landlords. On the other hand, frequent moving of the tenants is itself partly responsible for the poor condition of tenant housing. The farm leases customarily fail to provide compensation to the tenant for



repairs and improvements made to farm buildings. Other features of the system also contribute to the poor condition of the houses of tenants and croppers. Because of their instability on the land and their small incomes many tenants, croppers, and farm laborers are neither able nor anxious to keep their dwellings in good repair. The importance of the place of tenants and croppers in the housing picture is stressed by the 1940 Census, which shows that more than two and one-third million farms--nearly 40% of all our farms--are operated by tenants or croppers. In the South particularly, the housing problem is acute, largely because of the high rates of tenancy and the low farm income of the cotton tenants and croppers. The same Census shows an increase in the number of landless farm people, that is farm people who neither own nor lease the land which they till. The provision of better housing for the landless laborers in agriculture is one of the most difficult aspects of the rural housing problem.

To show the meaning of these conditions in terms of individual and public welfare, let us consider for a moment the functions which adequate housing on farms must perform. A house, first of all, provides a place to eat and sleep and gives shelter from wind, rain, and cold. A good farm house does all of these things and much more. A good farm house is partly a work shop for canning and preserving garden and livestock products. It is a center for family life. It safeguards the health of the family by screening out flies and mosquitoes, by providing a moderate number of conveniences. It has enough space to permit a normal and healthy family life, and it stimulates hope and ambition, and contributes to the development of character and good citizenship among the members of the family.

The housing found in many of our rural areas, however, is very different from this. Rural slum housing frequently does not provide even the basic element of shelter. The slum house is cold in winter, hot in summer, and wet in rainy weather. It is usually too small to permit any activities in the home other than those of eating and sleeping. Crowded living contributes to disease, and fosters delinquency. Good citizenship cannot grow in such an environment. Children reared in slum houses are, in fact, subject to all sorts of disadvantaged living, which leads them to hopelessness and despair.

The public as a whole has a vital stake in our housing conditions, because these conditions have profound effects upon national welfare. In a democratic society there is a level of housing beneath which it is not sound public policy for a government to permit families to be housed. This conclusion is inescapable when we look at the full facts on housing. I do not know exactly where this minimum level is, but I am sure there is such a level and that we can define it if we will.

Home economists are concerned with the housing problem and are in position to make valuable contributions toward solving it. One great contribution the home economists can make, for example, is to help the Nation to determine the minimum level of housing, beneath which we should



not permit human beings to be housed. Help is also needed in finding out the causes that force rural people to live in houses that are below desirable levels, so that those causes can be removed or modified. The home economist also can assist in solving the housing problem by helping to crystallize public opinion into a conviction that housing must be lifted above its present level. This means that the home economist must help actively in endeavoring to raise the present standards of rural housing, and create a higher minimum standard of housing, beneath which farm people will not be forced to live.

Should minimum adequate standards for farm housing be lower than for urban housing? Some people seem to believe that for urban housing the minimum adequate standard should call for "four or five rooms and a bath," but that for farm housing we should be satisfied with "four or five rooms and a path." I happen to believe that it would not be inconsistent with our democratic ideals if all farmers as well as all city people had the opportunity to enjoy bathrooms, electric lights, and other elements usually considered to be a part of the "American standard of living."

The home economist can help to find out more about the effects which different levels in housing have upon the lives of farm people. We need to know a great deal more about the effects of sub-standard housing upon health and morale. We need to know more about the minimum standards that are desirable for acceptable farm housing.

The Department of Agriculture in a few days will have available for distribution a publication entitled "Recommended Minimum Requirements for a Farm House." This leaflet makes numerous suggestions as to sites for housing, types of construction, availability of water supply, space requirements, light and ventilation, heating and sanitation.

Most farm houses, according to this report, should have at least three bedrooms. This permits segregating the children by sex and a separate sleeping room for the parents. While the size and composition of farm families vary considerably, farm houses usually should be built to provide for families with children of both sexes. This is particularly necessary where the families on a farm change frequently as is often the case with tenants, croppers, and farm laborers.

The minimum requirements also call for the provision of a bathroom, or at least for space for a future bathroom.

While it is pointed out that space for living, dining, and kitchen may be provided in one room where economy is of the utmost importance, it is suggested that it is much more desirable to provide for a separate living room and kitchen with dining space provided in one or the other.

The Department of Agriculture in its recommendations of minimum requirements for a farm house, feels that it has included the essentials for good social and healthful living, and expresses the hope that eventually such a house will be within the reach of all farm families. I



should like to urge Home Economists and others to test these minimum requirements in different situations. After modifications which experience in their use may indicate and after further refining, I hope that minimum standards can be developed which will be generally accepted.

The housing problem is a social problem of the first rank, and its solution will unquestionably require a high type of social engineering. The clarification of the housing problem as a social problem should be helpful in finding the means to solve it.

But the housing problem is also an economic problem. It is economic in the sense that it affects the family's ability to make a living and also in the sense that the economic situation of the family has placed definite limitations upon the type of housing it has had.

The close association between low farm income and poor housing has already been pointed out. In this country we have long assumed that the kind of housing a family should have ought to be fixed automatically by the amount of the family's income. This assumption was probably unavoidable in the pioneer days, but we are not now living in a pioneer society. Ours is a highly complex society in which the well-being of all of the people is becoming increasingly dependent upon the well-being of each individual and group in the society.

We cannot safely permit the level of family income to force slum housing upon any great number of our people, in this modern day. If we do, we will virtually assure that people in the lowest income groups will raise their children under conditions that promote disease, ill health, physical defects, mental inferiority, and despair. This applies to low-income people in cities and on farms alike, but is particularly important in relation to low-income farm people whose birth rates are comparatively high. Proportionately, low-income farm people contribute a larger share to the total national population than does any other group. Thus, if we condemn the children from low-income farm families to grow up in blighted housing areas, we will at the same time be condemning the Nation to a blighted future citizenship.

Under present conditions, family income exerts almost an iron control upon the kind of housing our people can enjoy, both in rural areas and in cities.

The level of housing that low-income farm people can pay for is, of course, lower than the level for urban workers, because low-income farmers obtain smaller incomes than do the low-income people in cities. It is estimated that some 80% of the farm families of America obtain less than \$1,000 a year net income, that 55% of them get less than \$500 per year, and that 29% earn less than \$250. It is easy to see what these figures mean in terms of farm housing. Obviously we cannot afford to permit large numbers of farmers to continue living in sub-standard housing, that is fixed by such low incomes.



If family incomes will not support housing that is decent, permitting the rearing of citizens that will be mentally and physically healthy, we must frankly admit that public subsidies are needed in the low-cost housing field. To face the need frankly is the first step. After that, of course, we would have to study this problem to the bottom, to find out what particular kinds of subsidies would be best, both from the viewpoint of the Nation and of the welfare of the families assisted.

Of course, if the Nation finds it possible in some way to assure to every able-bodied citizen an opportunity to earn income sufficient to provide satisfactory housing for himself, no subsidy would be necessary.

Probably one of the most important tasks which faces our democracy today is to find the means whereby every able-bodied citizen does have an opportunity to earn an income which will provide at least a minimum adequate level of living. However, pending the time when this can be accomplished some subsidy may be necessary in housing as well as in some other elements which enter into decent living if national welfare is to be served.

If we use subsidies to assure adequate minimum housing, it is essential that we establish satisfactory minimum standards for the housing in question. A subsidy payment or payments could be used to fill the gap between the kind of housing low-income families can afford, and the kind of housing required to meet the minimum standard.

Public subsidies of low-cost housing, both local and national, are by no means new and untried. Many countries have found it necessary to employ subsidies of various kinds to insure adequate housing for low-income families. In England, in fact, it is generally recognized that private enterprise cannot on commercial lines provide houses within the means of the majority of workers.

Housing subsidies in various forms have been the most common type of aid provided in England to meet the housing shortage since World War I. Legislation was passed there in 1919 providing for loans and lump sum grants to builders of houses. The Government also undertook to cover 30%, later as much as 50%, of the interest and principal payments on approved houses built by limited profits corporations. In return, the rents to be collected on these houses were subject to the approval of the Government.

Virtually every European government has found it necessary to engage in public housing on a large scale. Between World War I and 1935 more than 4,500,000 dwellings were built in Europe with public aid. During this same period 31,000 houses were built in the United States with public aid of one kind or another. In Holland 10 times as many, in Great Britain 40 times as many, and in Germany 80 times as many houses were built with public aid during this period than were built in the United States. Since 1935 public housing has been accelerated considerably in our own country but still is far from meeting the need. Also improvement



of rural housing has lagged behind the improvement of urban housing.

The approach to rural housing has to be different from that to urban housing. This is true because of the relatively greater importance of land in connection with rural housing. In farming the house is directly a part of the farm business and is used in connection with the land. The house and the job are not separate. Unlike urban housing, therefore, rural housing must be considered in relation to land use, soil, topography, size of farm, types of farming, farm and home management practices, and numerous other factors.

For many years now farming in this country has not yielded enough income to most farmers to permit them to pay the carrying charges on both land and good housing out of the income received from the land. During most of the 19th century land was free or cheap and a large portion of the income from land could go to support good housing. A farmer working good cheap land was in a better position to pay for good housing than a farmer now who works expensive land. We are living in a period of relatively high land prices. As a result, the part of the farmer's income required to pay for his land is so large that he usually has great difficulty in providing either himself or his tenants and laborers with good housing. There is, in fact, some ground for believing that many of the good houses seen on our farms today were not built out of farm income, but out of increases in the value of land during former times.

An important factor in the rural housing situation, I believe, is the necessity for stabilizing land values at proper levels. Land prices should be stabilized at levels that will not require the purchaser to make drastic sacrifices in living standards, including housing standards. Measures for control of land speculation would assist materially in making better rural housing possible in the future. Land prices are often too high in relation to the productive capacity of the land. Of great importance, too, is the fact that these prices do not adequately reflect differences in the housing facilities available. Today a farm with good land but with a poor house often sells or rents for almost as much as a farm with good land and a good house.

Even when farm incomes go up considerably, the increased income often becomes capitalized into higher land values, thus increasing the carrying cost of the land, and the remaining income is still not sufficient to provide good housing. All of this suggests that land is an important factor to be considered in approaching the rural housing problem.

As has already been mentioned, tenants, sharecroppers, and wage laborers are the agricultural groups with the poorest housing. Intelligent public action is needed to assist in raising the income and in improving the living conditions of these people in many ways other than housing. At the same time, improvement of housing conditions for this group, where improvement is most drastically needed, seems to be a first order of business.



I used to be a county agricultural extension agent a good many years ago and at that time 4-H clubs had a motto, "To make the best better." No doubt this was a good motto for 4-H clubs, but I wish to make the plea that it never be adopted as a slogan in any rural housing program. Instead, a better aim would be, "To make the worst better first". In a democracy our first concern should be to improve the worst houses and get them up to a decent level. Once that is done, we should then work to improve general housing conditions for all our people by efforts to raise the minimum standard.

To some extent, obtaining adequate housing in rural areas is just a matter of using the ample resources of local labor and materials that are available. In many areas, particularly in the heavily forested parts of the South, much of the building lumber needed is available locally either in farm woodlots or in nearby forests. A realistic approach to solving the housing problem will be based on the extensive use of the resources close at hand.

Also, the areas where improved housing is needed the most are the very ones that have the largest amount of rural unemployment and under-employment. A vast supply of unused or partly used labor is available, with which to carry forward a large-scale housing program. This great human resource should be utilized, both for the sake of the individuals and for the welfare of the Nation. Through proper use, this potential labor force could be transformed into a tremendous tool for human betterment.

However, local labor and local materials alone cannot do the whole job. Money is a third ingredient of great importance. Methods of financing an adequate housing program will have to be found. New types of credit for rural home building seem called for. In addition, outright subsidies to cover part of the costs of new houses will probably be necessary. The amount of credit available for housing on farms at present is woefully insufficient to meet the need. Except for the limited amount of housing that can be accomplished under the Farm Security Administration program, most farm people under present conditions cannot borrow any considerable amount of money to finance the construction of homes. City families usually are able to borrow 80% or 90% of the value of a house when they get ready to build, if they comply with FHA regulations. Farmers, on the other hand, usually cannot borrow much more than 20% of this cost, unless they already have substantial equities in their farms or possess other valuable property which can serve as security for the loan.

Thought needs to be given to the best combination of resources that can be developed for accomplishing improved rural housing. The use of available labor, the training of labor, the use of available materials, the development of new materials, the use of present types of credit, and development of new types, are all resources that can be drawn upon in obtaining better homes for farm people. The proper use of subsidies is another. The best use of present construction techniques,



and the development of new mass production construction methods, are others. Already new construction methods are being developed in connection with the Farm Security Administration program which involve pre-cutting and pre-fabrication of houses, and to some extent, the use of new materials.

The place of the improvement of rural housing in our program of total defense has already been pointed out. It should be recognized, also, that the present "all-out" defense program, now furnishing industrial and military employment to many thousands of people, will sometime reach an end. At that time, great adjustments will have to be made.

We, as a people, have demonstrated to ourselves that for purposes of defending the nation we already have been able to put nearly all of our resources of man power and facilities to work. The major problem that will confront the nation at the conclusion of World War II is that of keeping all of our resources employed for purposes of peace. In addition to finding as many peace-time uses for defense plants as possible we should plan now for all sorts of activities that will furnish useful employment and help to prevent a disastrous depression at that time. A large scale program for the improvement of housing in both urban and rural areas would be one of the most meritorious undertakings that could be launched. Such a program not only would take up a large part of the slack in industrial employment that may be caused by the curtailment or stoppage of defense production but also would meet a real need in strengthening one of the important items in our standard of living. It would be an important step in building the kind of agriculture and rural life that we want after World War II.

Both private initiative and public action should have a place in this program. Experience both in this country and abroad indicates that decent housing for the lower income groups is not likely to be provided through private initiative alone. Vigorous public action will be required if all farm people are to be adequately housed.

In summary, the Home Economist can have an important part in promoting public knowledge of the present deplorable conditions of rural housing and can point out the adverse effects of sub-standard housing upon national welfare. She can also help the Nation to make up its mind as to the kind of housing it will accept on a minimum basis. In other words, she can help to decide upon the level of housing beneath which our democracy cannot afford for people to be housed. And finally after these two steps are accomplished she can make a real contribution in the actual program of getting the needed housing.

If the public becomes fully aware of the consequences of inadequate housing, and makes up its mind as to just what minimum standards for housing are safe for the nation, the third step, that of actually getting the improved housing, will not be difficult to accomplish.



